

November 28, 2003
PUBLIC NOTICE # 2003-48

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/RRD/Ratefiling.htm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance

Public Notice Filing

28-Nov-03

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-7782	0626	ACE AMERICAN INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-NON-CERTIFIED	
03-7885	0626	ACE AMERICAN INS. CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210 - CERTIFIED	0.10%
03-7887	0626	ACE FIRE UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210 - CERTIFIED	0.10%
03-7890	0626	ACE PROPERTY & CASUALTY INS. CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210 - CERTIFIED	0.10%
03-7799	0958	AFFIRMATIVE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NON-STANDARD	0.00%
03-7800	0958	AFFIRMATIVE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD	
03-7930	0008	ALLSTATE INDEMNITY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-CERTIFIED	0.00%
03-7928	0008	ALLSTATE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-CERTIFIED	0.00%
03-7818		AMERICAN ASSOCIATION OF INS. SVCS	COMM	MULTI-PERIL	MANUAL	COMM OUTPUT-MOLD	
03-7872	0761	AMERICAN AUTOMOBILE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-7875	0212	AMERICAN GUARANTEE & LIABILITY INS. C	COMM	BOILER & MACHINERY	RATE	NONE	1.80%
03-7873	0761	AMERICAN INS. CO. (THE)	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-7876	0212	AMERICAN ZURICH INS. CO.	COMM	BOILER & MACHINERY	RATE	NONE	1.80%
03-7909	1279	ARCH INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	PROF LIAB-LAWYERS'	14.00%
03-7874	0761	ASSOCIATED INDEMNITY CORP	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-7878	0212	ASSURANCE CO. OF AMERICA	COMM	BOILER & MACHINERY	RATE	NONE	1.80%
03-7892	0164	ATHENA ASSURANCE CO.	COMM	OTHER LIABILITY	FORMS	NONE	
03-7899	0164	ATHENA ASSURANCE CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
03-7911	0164	ATHENA ASSURANCE CO.	COMM	INLAND MARINE	RATE & FORM	HR3210-CERTIFIED	3.50%
03-7929	0164	ATHENA ASSURANCE CO.	COMM	FIRE	FORMS	NONE	
03-7938	0164	ATHENA ASSURANCE CO.	COMM	FIRE	NEW PROGRAM	PRODUCT RECALL PROTECTION	0.00%
03-7942	0164	ATHENA ASSURANCE CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. MANUFACTURERS ERRORS	0.00%
03-7943	0164	ATHENA ASSURANCE CO.	COMM	OTHER LIABILITY	RATE & FORM	PRODUCT RECALL PROTECTION	3.20%
03-7891	0626	BANKERS STANDARD INS. CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210 - CERTIFIED	0.10%
03-7925	0802	CA CAPITAL INS. CO.	COMM	MULTI-PERIL	RATE & FORM	BOP-ALL	2.50%
03-7902	0000	CHURCH MUTUAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	CLERGY MOBILE HOMEOWNERS	0.00%
03-7796	0323	CIVIL SVC EMPLOYEES INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
03-7907	0218	CONTINENTAL CASUALTY CO.	COMM	MEDICAL MALPRACTICE	RATE & FORM	PROF LIAB-NATIONAL DENTAL	113.60%
03-7824	0000	CONTRACTORS BONDING & INS. CO.	COMM	FIDELITY	RATE & FORM	CRIME & FIDELITY	0.00%
03-7834	0000	CONTRACTORS BONDING & INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	CRIME & FIDELITY	0.00%
03-7795	0323	CSE SAFEGUARD INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
03-7762	0212	EMPIRE FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	FORMS	COMM GENERAL LIABILITY	
03-7763	0212	EMPIRE FIRE & MARINE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	COMM AUTO & GARAGE	
03-7789	1129	ESURANCE PROPERTY & CASUALTY INS. CO	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-7792	1120	EVEREST NATIONAL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	M&C, OL&T, PROD. LIAB.	
03-7804	0922	EXPLORER INS. CO. (THE)	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	EXPLORER STANDARD	
03-7784	0007	FEDERATED MUTUAL INS. CO.	COMM	INLAND MARINE	RULE CHANGE	HR3210-NON-CERTIFIED	
03-7816	0007	FEDERATED MUTUAL INS. CO.	COMM	FIRE	RULE CHANGE	NONE	
03-7785	0007	FEDERATED SVC INS. CO.	COMM	INLAND MARINE	RULE CHANGE	HR3210-NON-CERTIFIED	
03-7817	0007	FEDERATED SVC INS. CO.	COMM	FIRE	RULE CHANGE	NONE	
03-7913	0164	FIDELITY & GUARANTY INS. CO.	COMM	INLAND MARINE	RATE & FORM	HR3210-CERTIFIED	3.50%
03-7914	0164	FIDELITY & GUARANTY INS. UNDERWRITER	COMM	INLAND MARINE	RATE & FORM	HR3210-CERTIFIED	3.50%
03-7877	0761	FIREMAN'S FUND INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-7854	0000	GENERAL FIRE & CASUALTY CO.	COMM	ALLIED LINES	NEW PROGRAM	CATTLEGUARD	0.00%
03-7835	0084	GREAT AMERICAN ALLIANCE INS. CO.	COMM	FIRE	RULE CHANGE	HR3210-NON-CERTIFIED	
03-7839	0084	GREAT AMERICAN ALLIANCE INS. CO.	COMM	FIRE	RULE CHANGE	NONE	0.00%
03-7786	0084	GREAT AMERICAN ASSURANCE CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210-NON-CERTIFIED	
03-7820	0084	GREAT AMERICAN ASSURANCE CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210-CERTIFIED	
03-7836	0084	GREAT AMERICAN ASSURANCE CO.	COMM	FIRE	RULE CHANGE	HR3210-NON-CERTIFIED	
03-7840	0084	GREAT AMERICAN ASSURANCE CO.	COMM	FIRE	RULE CHANGE	NONE	0.00%
03-7787	0084	GREAT AMERICAN INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210-NON-CERTIFIED	
03-7821	0084	GREAT AMERICAN INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210-CERTIFIED	
03-7837	0084	GREAT AMERICAN INS. CO.	COMM	FIRE	RULE CHANGE	HR3210-NON-CERTIFIED	
03-7841	0084	GREAT AMERICAN INS. CO.	COMM	FIRE	RULE CHANGE	NONE	0.00%
03-7838	0084	GREAT AMERICAN INS. CO. OF NEW YORK	COMM	FIRE	RULE CHANGE	HR3210-NON-CERTIFIED	
03-7842	0084	GREAT AMERICAN INS. CO. OF NEW YORK	COMM	FIRE	RULE CHANGE	NONE	0.00%
03-7823	1285	GREENWICH INS. CO.	COMM	FIRE	RULE CHANGE	BUILDING	
03-7806	0303	GUIDEONE MUTUAL INS. CO.	COMM	FIRE	RATE	NONE	4.20%
03-7856	0303	GUIDEONE MUTUAL INS. CO.	COMM	OTHER LIABILITY	RATE	NFPSLC	18.50%
03-7807	0303	GUIDEONE SPECIALTY MUTUAL INS. CO.	COMM	FIRE	RATE	NONE	4.20%
03-7857	0303	GUIDEONE SPECIALTY MUTUAL INS. CO.	COMM	OTHER LIABILITY	RATE	NFPSLC	18.50%
03-7888	0088	HANOVER INS. CO. (THE)	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210-CERTIFIED	
03-7843	0091	HARTFORD ACCIDENT & INDEMNITY CO.	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	15.00%
03-7906	0091	HARTFORD ACCIDENT & INDEMNITY CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-7844	0091	HARTFORD CASUALTY INS. CO.	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	15.00%
03-7848	0091	HARTFORD CASUALTY INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
03-7908	0091	HARTFORD CASUALTY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-7845	0091	HARTFORD FIRE INS. CO.	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	15.00%
03-7910	0091	HARTFORD FIRE INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-7846	0091	HARTFORD INS. CO. OF THE MIDWEST	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	15.00%
03-7912	0091	HARTFORD INS. CO. OF THE MIDWEST	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-7847	0091	HARTFORD UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	15.00%
03-7915	0091	HARTFORD UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	

California Department of Insurance

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-7801	0958	HAWAIIAN INS. & GUARANTY CO., LIMITED	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD	
03-7793	0158	HUDSON INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-7794	0158	HUDSON INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-7926	0246	INDIANA LUBBERMENS MUTUAL INS. CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210-CERTIFIED	2.00%
03-7893	0626	INS. CO. OF NORTH AMERICA	COMM	MULTI-PERIL	RATE & FORM	HR3210 - CERTIFIED	0.10%
03-7765		INS. SVCS OFFICE, INC.	COMM	FIRE	MANUAL	NONE	
03-7797	1326	LINCOLN GENERAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	DAILY RENTAL	0.00%
03-7879	0212	MARYLAND CASUALTY CO.	COMM	BOILER & MACHINERY	RATE	NONE	1.80%
03-7889	0088	MASSACHUSETTS BAY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210-CERTIFIED	
03-7822	2978	MITSUMI SUMITOMO INS. CO. OF AMERICA	COMM	MULTI-PERIL	NEW PROGRAM	SMP-SELF STORAGE	0.00%
03-7935	0802	MONTEREY INS. CO.	COMM	MULTI-PERIL	RATE & FORM	BOP-ALL	2.50%
03-7886	0079	NATIONAL GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	MOTORCYCLE	22.30%
03-7881	0761	NATIONAL SURETY CORP	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-7924	1282	NORCAL MUTUAL INS. CO.	COMM	MEDICAL MALPRACTICE	RULE CHANGE	PROF. LIAB. - PHYSICIANS & SURGEONS	0.00%
03-7781	0008	NORTHBROOK INDEMNITY CO.	COMM	AUTO PHYSICAL DAMAGE	FORMS	GUARANTEED AUTO PROTECTION (CRE	
03-7880	0212	NORTHERN INS. CO. OF NEW YORK	COMM	BOILER & MACHINERY	RATE	NONE	1.80%
03-7791	0645	OREGON MUTUAL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0.00%
03-7896	0626	PACIFIC EMPLOYERS INS. CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210 - CERTIFIED	0.10%
03-7932	0408	PACIFIC PROPERTY & CASUALTY CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE & FORM	HOMEOWNERS	20.18%
03-7849	0091	PROPERTY & CASUALTY INS. CO. OF HARTF	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	15.00%
03-7919	0091	PROPERTY & CASUALTY INS. CO. OF HARTF	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-7788	0796	QBE INS. CORP	COMM	INLAND MARINE	NEW PROGRAM	NONE	0.00%
03-7819	0783	RLI INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-7859	3416	ROYAL & SUNALLIANCE PERS INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	DIRECTORS, OFFICERS & CORPORATE LI	0.00%
03-7894	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
03-7901	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
03-7916	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	INLAND MARINE	RATE & FORM	HR3210-CERTIFIED	3.50%
03-7931	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	FIRE	FORMS	NONE	
03-7939	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	FIRE	NEW PROGRAM	PRODUCT RECALL PROTECTION	0.00%
03-7944	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. MANUFACTURERS ERRORS	0.00%
03-7945	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	PRODUCT RECALL PROTECTION	3.20%
03-7895	0164	ST. PAUL GUARDIAN INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
03-7903	0164	ST. PAUL GUARDIAN INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
03-7917	0164	ST. PAUL GUARDIAN INS. CO.	COMM	INLAND MARINE	RATE & FORM	HR3210-CERTIFIED	3.50%
03-7933	0164	ST. PAUL GUARDIAN INS. CO.	COMM	FIRE	FORMS	NONE	
03-7940	0164	ST. PAUL GUARDIAN INS. CO.	COMM	FIRE	NEW PROGRAM	PRODUCT RECALL PROTECTION	0.00%
03-7946	0164	ST. PAUL GUARDIAN INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	PRODUCT RECALL PROTECTION	3.20%
03-7947	0164	ST. PAUL GUARDIAN INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. MANUFACTURERS ERRORS	0.00%
03-7897	0164	ST. PAUL MEDICAL LIABILITY INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
03-7904	0164	ST. PAUL MEDICAL LIABILITY INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
03-7918	0164	ST. PAUL MEDICAL LIABILITY INS. CO.	COMM	INLAND MARINE	RATE & FORM	HR3210-CERTIFIED	3.50%
03-7934	0164	ST. PAUL MEDICAL LIABILITY INS. CO.	COMM	FIRE	FORMS	NONE	
03-7898	0164	ST. PAUL MERCURY INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
03-7905	0164	ST. PAUL MERCURY INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
03-7920	0164	ST. PAUL MERCURY INS. CO.	COMM	INLAND MARINE	RATE & FORM	HR3210-CERTIFIED	3.50%
03-7936	0164	ST. PAUL MERCURY INS. CO.	COMM	FIRE	FORMS	NONE	
03-7941	0164	ST. PAUL MERCURY INS. CO.	COMM	FIRE	NEW PROGRAM	PRODUCT RECALL PROTECTION	0.00%
03-7948	0164	ST. PAUL MERCURY INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	PRODUCT RECALL PROTECTION	3.20%
03-7949	0164	ST. PAUL MERCURY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. MAUFACTURERS ERRORS & OMISSIONS	0.00%
03-7870	0176	STATE FARM FIRE & CASUALTY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-7871	0176	STATE FARM MUTUAL AUTOMOBILE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-7764	0161	TOPA INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
03-7927	0161	TOPA INS. CO.	COMM	MULTI-PERIL	FORMS	COMM PACKAGE	
03-7900	3321	TRAVELERS CASUALTY & SURETY CO. OF AMERICA	COMM	BURGLARY & THEFT	RATE & FORM	NONE	-71.80%
03-7798	3321	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
03-7850	0091	TWIN CITY FIRE INS. CO.	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	15.00%
03-7922	0091	TWIN CITY FIRE INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-7921	0164	UNITED STATES FIDELITY & GUARANTY CO.	COMM	INLAND MARINE	RATE & FORM	HR3210-CERTIFIED	3.50%
03-7882	0212	VALIANT INS. CO.	COMM	BOILER & MACHINERY	RATE	NONE	1.80%
03-7883	0212	ZURICH AMERICAN INS. CO.	COMM	BOILER & MACHINERY	RATE	NONE	1.80%
03-7884	0212	ZURICH AMERICAN INS. CO. OF ILLINOIS	COMM	BOILER & MACHINERY	RATE	NONE	1.80%

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

				LINE TYPE & DESCRIPTION			OVERALL RATE (%)*
	FILE #	PN DATE	COMPANY NAME		FILE TYPE	PROGRAM	
Incorrect	03-36655	10/10/03	American Contractors Indemnity Company	Commercial Surety	Rate	Contractors License Bond	12.30%
Correct	03-36655	10/10/03	American Contractors Indemnity Company	Commercial Surety	Rule Change	Contractors License Bond	0.00%
Incorrect	03-7444	11/14/03	American Guarantee and Liability Insurance Company	Commercial Allied Lines	Rate	Golf Course Properties	0.00%
Correct	03-7444	11/14/03	American Guarantee and Liability Insurance Company	Commercial Fire	Rule Change	Golf Course Properties	
Incorrect	03-7446	11/14/03	American Zurich Insurance Company	Commercial Allied Lines	Rate	Golf Course Properties	0.00%
Correct	03-7446	11/14/03	American Zurich Insurance Company	Commercial Fire	Rule Change	Golf Course Properties	
Incorrect	03-6386	10/03/03	Fireman's Fund Insurance Company	Commercial Farmowners Multi-Peril	New Program	Pistachio	0.00%
Correct	03-6386	10/03/03	Fireman's Fund Insurance Company	Commercial Allied Lines	New Program	Pistachio	0.00%
Incorrect	03-7250	11/07/03	Fireman's Fund Insurance Company	Commercial Farmowners Multi-Peril	New Program	Crop Hail Insurance	0.00%
Correct	03-7250	11/07/03	Fireman's Fund Insurance Company	Commercial Allied Lines	New Program	Crop Hail Insurance	0.00%
Incorrect	03-6559	10/10/03	Northland Insurance Company	Commercial Auto Liability and Physical Damage	Rule Change	Mobile Home Dealers and Contractors	0.00%
Correct	03-6559	10/10/03	Northland Insurance Company	Commercial Multi-Peril	Rule Change	Mobile Home Dealers and Contractors	0.00%
Incorrect	03-7447	11/14/03	Zurich American Insurance Company	Commercial Allied Lines	Rate	Golf Course Properties	0.00%
Correct	03-7447	11/14/03	Zurich American Insurance Company	Commercial Fire	Rule Change	Golf Course Properties	
Incorrect	03-7449	11/14/03	Zurich American Insurance Company of Illinois	Commercial Allied Lines	Rate	Golf Course Properties	0.00%
Correct	03-7449	11/14/03	Zurich American Insurance Company of Illinois	Commercial Fire	Rule Change	Golf Course Properties	